

Shift Colors

The Newsletter for Navy Retirees

Volume 42 Issue #3

The Bureau of Naval Personnel

Fall 1997

A Message from the Chief of Naval Personnel

“This is great news and it is a small, but important step toward restoring access to quality, affordable medical care for a portion of our retired Navy community.”



In late July, as part of the Balanced Budget Act of 1997, Congress authorized the Department of Defense to test Medicare Subvention for three years beginning in January 1998 at six sites around the country (yet to be determined). It's anticipated that approximately 10,000 volunteer, Medicare-eligible retirees will participate in the demonstration test. Results from this test will be used to determine whether Medicare Subvention is eventually adopted as a nationwide program. This is great news and it is a small, but important step toward restoring access to quality, affordable medical care for a portion of our retired Navy commu-

nity.

This past July marked two other significant events for our Navy. First, on July 21 in Marblehead, Mass., USS CONSTITUTION, the world's oldest and proudest commissioned warship, celebrated her 200th birthday by getting underway, under sail for the first time in 116 years. As our Chief of Naval Operations noted on this occasion, “USS CONSTITUTION is an enduring symbol of our nation's history and the hallmark of our Navy's rich heritage.” Earlier that weekend, the Navy commissioned its newest warship, USS SEAWOLF (SSN 21), in Groton, Conn. Throughout the weekend celebration, our Navy honored

the wonderful service of our nation's oldest and newest vessels. Both are outward displays of superior technology, and they provide fitting tributes for the memories and spirits of all Sailors who have served in our Navy over the last 200 years. Our nation's Sailors who served on the CONSTITUTION were brave and patriotic mariners.

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Inside Shift Colors

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Changing the Mailing Address for your Shift Colors?

Just find the correct box below, and contact the correct office.

Retirees receiving pay:

Defense Finance & Accounting Service
Directorate for Retired Pay
Post Office Box 99191
Cleveland, OH 44199-1126
1-800-321-1080/(216) 522-5955

All SBP Annuitants:

Defense Finance & Accounting Service
DE/FRB
6760 East Irvington Place
Denver, CO 80279-6000
1-800-435-3396 or (303)676-6552

Reserve/other retirees:

Naval Reserve Personnel Center
Code 33
New Orleans, LA 70149-7800
1-800-535-269
(504) 678-1831

Widows/Widowers:

Department of the Navy
Bureau of Naval Personnel
Shift Colors (PERS-05)
Washington, DC 20370
(703) 693-0867

Directory Assistance

DFAS- Cleveland

Questions about retiree pay should be directed to:
Defense Finance and Accounting Service at 1-800-321-1080 or (216) 522-5955.

DFAS- Denver

Questions regarding Annuitant Pay should be sent to Defense Finance & Accounting in Denver at 1-800-435-3396

ID Card Eligibility

For I.D. Card information contact BUPERS Benefits Branch at 1-800-443-9297 or (703) 693-9923.

Service Records

Retirees requesting a copy of:
their discharge certificate (DD214), personnel records, or medical/dental records should correspond with the:
National Personnel Records Ctr.
9700 Page Ave.
St. Louis, MO 63132
ATTN: NAVY
Requests for records are processed in four to six months.
All requests should include full name, rate/rank, Social Security number, dates of service and date of birth.

Reporting a Retiree's Death

To report the death of a Navy retiree, contact the Defense Finance and Accounting Service Casualty Assistance Branch at 1-800-269-5170 or (216) 522-6680/81.

(If a Retired Activities Office is nearby, they can provide valuable assistance - see pages 10 and 11 of this issue for listing)

For Other Retiree Personnel

Matters Contact:

Bureau of Naval Personnel
Retired Activities Office
(PERS 622)
Washington, DC 20370-6220
(or reach them by phone at)
800-255-8950/(703) 614-3197

[Include your phone number with all correspondence]



Food for the Hungry Mouse

Bureau of Medicine & Surgery

...<http://support1.med.navy.mil/bumed/>

Secretary of Defense for Health Affairs (TRICARE News)

...<http://www.ha.osd.mil/>

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Today's Sailors carry on the same noble traditions and core values of our naval service: honor, courage, and commitment.

I have routinely seen these traits exhibited by Sailors during my first year as your Chief of Naval Personnel. I have conducted many All Hands Calls with active duty and Reserve Sailors throughout the Fleet and it is very clear to me from these sessions that we also have a sophisticated force—both officer and enlisted—with broad horizons. Our Navy has been a premier organization since the days when CONSTITUTION first set sail because of our wonderful Sailors. They remain the focus of our mission at the Bureau -- to provide and care for the world's finest Sailors who constitute the world's greatest Navy.



D. T. OLIVER
Vice Admiral, U.S. Navy

Is it pennies from heaven. . .or your RAS?

The Retiree Account Statement (RAS) is issued to a retiree anytime retired pay changes. Typically, retirees receive at least one RAS each year as a result of a cost-of-living increase or adjustment to the Federal Income Tax Withholding rates. You can expect to receive a new RAS in December of 1997.

Read the statement carefully; it contains a wealth of information. You may want to keep the statement with your other important documents, in case you need to refer to it at a later date.

Your RAS has been reformatted so that it can now easily be inserted into an envelope. This change was made in response to concerns raised by some retirees that personal pay information was visible in the former format. The addition of the envelope should improve the privacy of the statement's contents. The following information



is provided to help you interpret the RAS.

The last items on the front side of the statement concern Federal and State Income Tax Withholding. The Federal Income Tax Withholding Information is almost always based upon an Internal Revenue Service Form W-4 prepared and submitted by the retiree. The filing status of "Married" or "Single" shown here is not the actual marital status of retirees, it is only used in the computation of the Federal Income Tax Withholding amount.

State income tax withholding is voluntary, and the deduction may be initiated if the

state has an agreement with the Department of Defense that permits deducting taxes from retired pay. The deduction is a monthly flat dollar amount of no less than \$10.

There are also other non-pay items on the front side of the RAS, such as the toll-free telephone numbers that retirees can use to contact Defense Finance and Accounting Service - Cleveland Center, along with the correct mailing address for written problems or questions.

The information on the reverse side also varies according to the individual's situation. Most important, many statements will reflect Survivor Benefit Plan (SBP) coverage and allotments/bond information. In other cases, Retired Serviceman's Family Protection Plan (RSFPP) coverage, garnishment, former spouse and miscellaneous debts may apply.

The information printed

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1997 SECNAV'S RETIREE COUNCIL REPORTS

The following report is provided as an exact transcript of the 1997

Retiree Council Report to the SECNAV

The Secretary of the Navy's 1997 Retiree Council met at the Navy Annex from April 7-11. A great many policies and programs were reviewed, deliberated and discussed; however, the central issue of health care was forwarded to SECNAV as the single most critical issue for retirees.

The following is a complete list of the council's recommendations to SECNAV, and a summary of the discussion involved in each area. The SECNAV's comments on the various issues will be published in *Shift Colors* as soon as they become available.

COMPREHENSIVE HEALTH CARE FOR ALL MILITARY RETIREES

SUMMARY RECOMMENDATIONS:

That the Secretary of the Navy take the lead and work aggressively with the Department of Defense and Congress to implement a comprehensive, guaranteed, high quality health care plan for all Department of Defense military retirees, regardless of age or geographic location.

DISCUSSION:

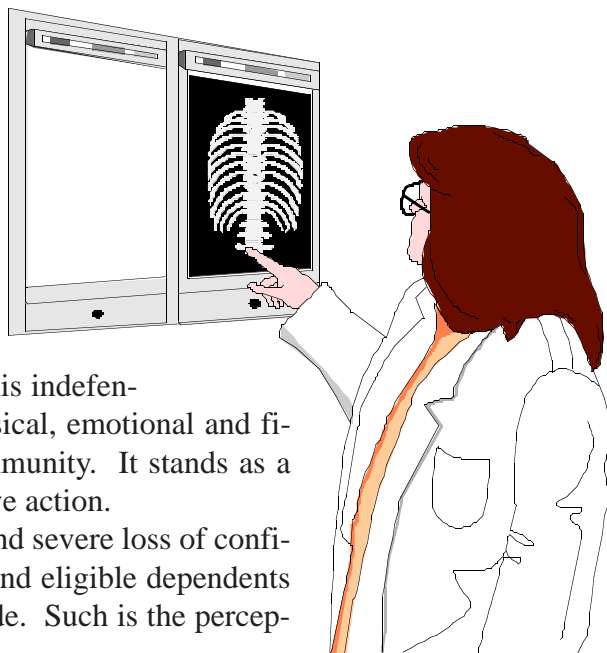
Medical care is unequivocally the single greatest source of concern and anxiety affecting the military retiree. It has always been a cornerstone of military compensation. Military retirees, regardless of age or geographic location, deserve a health care program at least as good as that of other federal retirees.

It is a documented, historical fact that lifetime health care was promised to the military in return for sacrifices made. This promise must be kept.

Beginning with CHAMPUS in 1966, there has been a slow but steady erosion of access to military medical care for the retiree. With the advent of downsizing, this erosion became a full hemorrhage.

TRICARE for military retirees falls far short of being the comprehensive and equitable program that is advertised. Instead, it is a loosely organized abomination that disenfranchises the older military retiree at a time when their health is fragile and life ever more precious. This program severely restricts accessibility to timely, affordable, quality care for a large segment of the retired community. It places an unfair and unequal financial hardship on the backs of a group of our population that can least afford it. This indefensible denial of health care adversely affects the physical, emotional and financial well being of the entire retired military community. It stands as a breach of faith that cries out for immediate affirmative action.

Additionally, this issue has generated a real and severe loss of confidence and faith in senior leadership. Most retirees and eligible dependents believe they were deceived and are being kicked aside. Such is the perception when a vital promise is violated.



More Comprehensive Health Care Info

A secondary, yet no less severe impact of this issue, will be reduced recruitment and retention, as members of the retired community become more vocal about this comprehended injustice.

SPECIFIC RECOMMENDATIONS:

1. FIX TRICARE and provide health care to all military retirees.

A. Open TRICARE PRIME enrollment to all beneficiaries regardless of age.

JUSTIFICATION: TRICARE PRIME is not available to retirees over the age of 65. If instituted, MEDICARE subvention will not be in effect for several years and then will provide relief only for retirees in the catchment areas surrounding Military Treatment Facilities (MTF) in the United States. The number of these facilities has already markedly decreased due to military downsizing. Further closures are expected. Subvention will not be instituted outside the U.S. since MEDICARE does not provide coverage there.

B. Offer FEHBP as an option when TRICARE PRIME is not available.

JUSTIFICATION: TRICARE PRIME when fully instituted will not be available outside the U.S. or in remote areas where there are no HMOs. TRICARE PRIME is also not available in regions where TRICARE is not yet established.

2. Make TRICARE PRIME portable.

A. Establish reciprocity between TRICARE regions to provide coverage to those TRICARE PRIME beneficiaries who travel temporarily among regions.

JUSTIFICATION: Many retirees travel extensively across TRICARE regional boundaries, including those who relocate seasonally without changing

their permanent residence. At present there is no reciprocity between regions to allow a beneficiary to receive services while located in another region. This ranges from treatment for an accident, injury or illness during a short trip, to routine service for a longer term but temporary relocation.

B. Permit beneficiaries to move permanently to new regions with no duplicate payments or loss of coverage.

JUSTIFICATION: There is no procedure for transferring enrollment in TRICARE PRIME incident to a permanent relocation between regions. Similarly, there is no procedure to account for a dependent who attends full time school in a region different than that of the sponsor.

C. Allow use of TRICARE STANDARD if an enrolled beneficiary travels to a region where TRICARE PRIME is not available.

JUSTIFICATION: In some regions an enrolled beneficiary is not covered during their travels to an area, such as overseas, where TRICARE PRIME coverage is not available.

3. Improve and simplify TRICARE PRIME premium collection.

JUSTIFICATION: TRICARE PRIME stipulates an annual premium. This is a hardship on some retirees. Informal liaison with DFAS indicates that monthly payroll deductions can be established using a data tape from the contractor, similar to that used for Veterans Group Life Insurance (VGLI)..

4. Make prescription medications available to all beneficiaries regardless of age, status or location.

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JUSTIFICATION: Many retirees, including those over age 65, depended on MTF pharmacies to obtain their prescription drugs. This was a major consideration in retirement planning. Loss of this coverage is one of the most financially debilitating hardships for older military retirees.

Congress authorized a mail-order pharmacy for retirees of all ages in areas where MTFs were closed by the Base Realignment and Closure process (BRAC). TRICARE PRIME also provides mail-order prescription coverage at the same cost. There is concern that both of these programs will eventually become restrictive or that increased cost will degrade the benefit. MEDICARE provides only for prescription drugs on an inpatient basis, and the supplemental insurance policies available have low limits for drugs or are extremely expensive. The end result is that a large number of retirees are without prescription drug coverage.

A package that provides beneficiaries a guaranteed mail-order program with minimum cost and a large list of available drugs (formulary) would eliminate current age and access inequities.

5. Resolve administrative shortfalls in the current TRICARE health program.

A. Establish communication between all TRICARE contractors.

JUSTIFICATION: There is little if any dialog between TRICARE contractors in different regions. The program is in essence not all-encompassing, but rather a collection of different regional programs. Solution of a programmatic problem in one region is not passed to other regions except during the contract bidding process.

B. Eliminate regional differences in administration of the TRICARE pro-

gram.

JUSTIFICATION: Administration of the TRICARE program varies considerably from region to region. Since the program deals with a mobile population, uniformity would improve comprehension by the beneficiary when transitioning from coverage in one region to that in another. Examples include procedures for coverage when outside the home region, payment, referrals, pre-existing conditions, notification in case of emergencies, second opinions, appeals and grievances.

The Council also presented the following recommendation which it feels could be resolved at the service level.

Item No. CNO/CMC-1.97
Subject: TRANSITION ASSISTANCE PROGRAM FUNDING

RECOMMENDATION:

That CNO and CMC lend their personal support to ensure funding for the highly successful transition assistance programs.

DISCUSSION:

Overall, small costs are associated with these programs. Potentially, the Services actually save money because the Sailors and Marines who successfully complete an effective transition, often reduce the amount of unemployment compensation dollars paid by the Services. Such compensation must be paid when the retiring/separating service member does not obtain employment.

Item No. CNO/CMC-2.97
Subject: RETIRED ACTIVITIES OFFICES AND BASE REALIGNMENT AND CLOSURE

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RECOMMENDATION:

That the Navy and Marine Corps review the status and future of Retired Activities Offices (RAOs) operating aboard bases designated for closure (such as NTC Orlando, Fla.), with a goal of providing continued service to the retiree community when the bases close.

DISCUSSION:

As discussed by the 1995 Retiree Council (Item No. CNO/CMC - 1.95), Base Realignment and Closure (BRAC) action continues to result in the elimination of numerous Navy and Marine Corps bases surrounded by large military retiree populations. Although bases will no longer be present, the retirees remain and have a continuing RAO support requirement. In areas where a strong military retiree volunteer base exists, provision should be made to support that need.

Some BRAC area RAOs have Navy and Marine Corps Reserve Training Centers or other DoD federal agencies at hand to approach for office space and accompanying support. For example, Defense Finance and Accounting Service (DFAS) has established an operating location in a building aboard NTC Orlando, which will remain operational after final base closure. The Director, DFAS Orlando Operating Center has offered to provide office space for the existing RAO.

Consideration should be given by the Navy and Marine Corps to continue the recognition and support of those RAOs.

Item No. CNO/CMC-3.97
Subject: IMPROVED COMMUNICATION TO RETIREES

RECOMMENDATIONS:

1. That CNO and CMC sponsor a semianual retiree news video focusing on retirees, their families and important issues they are facing. Feature segments could pinpoint specific issues such as medical, dental, commissary and exchange.
2. That a "read only" page be established

on BUPERS and USMC World Wide Web sites to provide information to retirees.

DISCUSSION:

At last year's Committee on Retired Personnel (CRP) conference, General Krulak and Admiral Boorda professed their desire to communicate better with retirees. Video teleconference and a videotape, similar to the current Navy & Marine Corps News weekly update for active duty personnel, were two suggestions. General Krulak and Admiral Boorda subsequently produced a retiree videotape, but distribution was canceled due to the unfortunate circumstances of Admiral Boorda's death. All retirees would benefit from one-on-one talks with our leaders about important issues. The videotapes would be excellent vehicles for Retiree Seminars and could restore confidence in senior leadership that is now sagging because of concerns over loss of health care benefits.

Information via the Internet would also provide timely availability for many retirees.

Item No. CNO/CMC-4.97
Subject: SHIFT COLORS AND SEMPER FIDELIS DISTRIBUTION

RECOMMENDATION:

That the Navy and Marine Corps place on distribution for Shift Colors or Semper Fidelis all Sailors and Marines who have documented an intention to retire.

DISCUSSION:

As Sailors and Marines begin preparation for retirement, it is imperative they receive as much information as possible to assist in forming life decisions that cannot be later altered. Shift Colors and Semper Fidelis are excellent vehicles which promulgate such information and would enable prospective retirees and their dependents to achieve a smoother transition to retirement. The U.S. Army began this program with distribution of Army Echoes in the fall of 1996.

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The following “**watch list**” is comprised of subjects that were held back from the SECNAV report in order to concentrate on health care issues. As a result, the Council is requesting the CNO/CMC task appropriate staff members to monitor the development in these areas

Item No. CNO/CMC-W1.97

Subject: FORMER SPOUSE PROTECTION ACT (FSPA) AND SURVIVOR BENEFIT PLAN (SBP)

RECOMMENDATION:

That current law be revised to permit compliance with court orders directing a former spouse to pay part of the cost of SBP.

DISCUSSION:

Current FSPA law permits a state court to treat disposable retired pay as property of the member or as property of the member and the former spouse. Disposable retired pay is equal to gross retired pay less certain deductions, such as those under Title 5, United States Code, for federal employment, and reductions in retired pay for participation in SBP to provide a survivor annuity for a former spouse.

About half of all court divorce decrees awarding a percentage of retired pay as marital property direct the former spouse to pay the entire amount of the SBP premium. Under current law, the retiree and the former spouse share the costs of SBP premiums in percentages equal to their respective share of the retired pay. Current law does not permit compliance with these court orders and accordingly, should be revised.

Item No. CNO/CMC-W2.97

Subject: FORMER SPOUSE PROTECTION ACT (FSPA) AND SURVIVOR BENEFIT PLAN (SBP)

RECOMMENDATION:

That current law be revised to permit division of SBP among current and former spouses.

DISCUSSION:

Current FSPA law permits a state court to treat disposable retired pay as property of the member or as property of the member and the former spouse.

Current law regarding SBP limits the designation of the beneficiary of an SBP annuity to either a former spouse or to the current spouse, but not both. In many cases, divorce court orders specify that SBP coverage shall be maintained for a former spouse, leaving the member no options to provide coverage for the current spouse.

Federal law concerning federal civilian employees, on the other hand, permits the division of a survivor annuity between a former spouse and the surviving spouse of a deceased federal civilian employee. Military SBP beneficiary designation should be similar.

Item No. CNO/CMC-W3.97

Subject: DISABILITY COMPENSATION

RECOMMENDATION:

That current law be revised to permit receipt of disability compensation concurrent with retired pay on the basis of longevity, to the extent the disability is combat related, as that term is defined in the Internal Revenue Code.

DISCUSSION:

Several legislative proposals have been introduced to permit retired members of the Armed Forces to receive both disability compensation and retired pay on the basis of the degree of disability. DoD has consistently opposed such legislation. No proposal has been introduced to permit payment of retired pay concurrent with disability compensation for combat-related disability, as determined under the Internal Revenue Code. This is a small percentage of retirees receiving disability compensation.

Current law prohibits payment of both dis-

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Here's your chance to have your say

If you're looking for an avenue to express your ideas and opinions as they relate to your retired community, this may be just what the doctor ordered.

The Secretary of the Navy's Retiree Council is scheduled to meet April 6-10, 1998. During this meeting the Council will consider issues of significant importance to retired military personnel. They will then submit recommendations to the Secretary of the Navy, the Chief of Naval Operation and the Commandant of the Marine Corps.

The Council wants and needs to hear about the issues that are of concern to you. In both 1996 and 1997 the response to the Council's request was only minimal. Therefore, you are urged to submit items for consideration/discussion as soon as possible. Your recommendations should avoid iso-

lated issues and focus on matters which affect the Navy's retirement community as a whole.

Your input should be sent to the Director of your nearest Retired Activities Office (RAO). If you're not located near an RAO, send your recommendations directly to the

Bureau of Naval Personnel (Pers-622).
2 Navy Annex - Room 1075
Washington, DC 20370

OPNAVINST 1720.3E requires the Directors of Retired Activities Offices and Retired Liason Offices to consolidate and forward recommendations to BUPERS (via their sponsoring command) by Jan. 1. Make sure your voice is heard - submit your concerns and recommendations now.



Shift Colors can now be accessed on the World Wide Web. You may view the publication through the Bureau of Naval Personnel Home Page:

[<http://www.navy.mil/homepage/bupers/>](http://www.navy.mil/homepage/bupers/)

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ability and retired pay based on longevity. Members who joined the Armed Forces prior to Sept. 24, 1975, and retired with sufficient service to be eligible for retired pay lose retired pay in an amount equal to the tax-free disability compensation. Many retired members who are disabled feel this is unfair. Most of these members, however, are

entitled to disability compensation as a result of injury or disease unrelated to combat conditions.

For members who join the Armed Forces after Sept. 24, 1975, military disability compensation is non-taxable only if the disability is considered combat related; i.e., a result of armed conflict, extra hazardous service, or conditions simulating war (including maneuvers or training), or by an instrumentality of war.

RETIRED ACTIVITIES OFFICES PHONE LISTING**ARIZONA**

PHOENIX
(602) 353-3033
TUCSON
(520) 228-6277

CALIFORNIA

CHINA LAKE
(619) 939-0978
LEMOORE
(209) 998-4042
SEAL BEACH
(562) 626-7152
MONTEREY
(408) 656-3060
PORT HUENEME
(805) 982-1023
CORONADO
(619) 437-2780
MIRAMAR
(619) 537-4806
SAN DIEGO (NAVSTA)
(619) 556-7404
MOFFETT FIELD
(415) 603-8047

CONNECTICUT

GROTON
(860) 449-3284

**DISTRICT OF
COLUMBIA**

WASHINGTON, DC
(202) 433-6143

FLORIDA

JACKSONVILLE
(904) 542-5783
MAYPORT
(904) 270-6600
MILTON
(850) 623-7250
ORLANDO
(407) 646-5775



PENSACOLA
(904) 452-5990

GEORGIA

ATLANTA
(770) 919-6735
KINGS BAY
(912) 673-2001ext.4512

HAWAII

PEARL HARBOR
(808) 471-3345ext.21

ILLINOIS

GREAT LAKES
(847) 688-3603ext.118

LOUISIANA

NEW ORLEANS
(504) 678-2134

MAINE

BRUNSWICK
(207) 921-2609

MARYLAND

ANNAPOLIS
(410) 293-2641
PATUXENT RIVER
(301) 342-4911

MICHIGAN

MT CLEMENS
(810) 307-5580
DETROIT
(313) 824-4542

MINNESOTA

MINNEAPOLIS
(612) 713-1578

MISSISSIPPI

GULFPORT
(601) 871-2647

MISSOURI

ST. LOUIS
(314) 263-6443

NEBRASKA

LINCOLN
(402) 470-2136

NEW JERSEY

EARLE
(732) 866-2115

NEVADA

FALLON
(702) 426-3333

NEW YORK

AMITYVILLE
(516) 842-6620

OREGON

CENTRAL POINT
(541) 772-2566
EUGENE
(541) 686-9266
PORTLAND
(503) 285-9587ext.548

PENNSYLVANIA

WILLOW GROVE
(215) 443-6033

RHODE ISLAND

NEWPORT
(401) 841-4089

SOUTH CAROLINA

CHARLESTON
(803) 764-7480

RETIRED ACTIVITIES OFFICE PHONE LISTING CONT'D

TENNESSEE

MILLINGTON
(901) 874-5195

TEXAS

CORPUS CHRISTI

(512) 939-2372

DALLAS

(817) 782-5442

HOUSTON

(713) 795-4109

INGLESIDE

(512) 776-4551

KINGSVILLE

(512) 516-6105

SAN ANTONIO

(210) 225-2997ext.119

VIRGINIA

DAHLGREN

(540) 653-1839



LITTLE CREEK

(757) 464-8101

NORFOLK

(757) 322-9105

WASHINGTON

BANGOR

(360) 396-4115

(800) 562-3301

BREMERTON

(360) 476-5113

(800)643-4100[WA ONLY]

WHIDBEY ISLAND

(360) 257-8054

EVERETT

(425) 304-3775

WISCONSIN

MILWAUKEE

(414) 744-9766

PUERTO RICO

ROOSEVELT ROADS

(787) 865-3369



SPAIN

ROTA

011-34-56-823232

UNITED KINGDOM

LONDON

011-44-189-561-6551

JAPAN

YOKOSUKA

81-311-743-9613

ATSUGI

011-81-311-764-3628

ITALY

NAPLES

011-39-81-560-4857

LA MADDALENA

011-39-78-973-6111

GUAM

(671) 344-9859

Ins & Outs of SBP Annuity

The following information is in response to questions often asked by retirees. The information is not conclusive, it is only an attempt to share some enlightening details with retirees and potential survivors on the SBP Annuity.

- The SBP annuity is paid monthly to the qualified annuitant. The payment is effective the first day after the death of a service member, unless the death occurs on the 30th of a 31-day month. In that case the annuity starts on the first day of the next month.
- An annuity for a minor child is paid to the legal guardian. If there is no legal guardian, payment is made to the natural parent, custodian, or a representative payee of the child. When the child reaches legal age (under the law of

the state in which they reside), the annuity is then paid directly to them.

- If delinquent charges occur, annuity payments are suspended until the fees and interest have been repaid.
- The SBP annuity is NOT assignable, NOT subject to levy, NOT subject to attachment, and NOT subject to garnishment.
- If an annuitant becomes incapacitated, the annuity can be paid to a third party. This procedure is followed only when a state court order appoints the third party as guardian or custodian. However an annuitant may simply request that a representative act as his/her payee.

Prepared by
Dennis Mills, SBP Program Manager

Retired Activities' Corner

Keep Records Current

So often, the Retired Activities Branch hears about survivors who have been denied Survivor Benefit Plan (SBP) entitlements or back-pay because they failed to update their pay records.

We hear from spouses who did not receive the retired pay for the portion of the last month the retiree was alive because this money went to someone the service member named at retirement. The retiree simply forgot to update his/her information.

We hear from former spouses who lost SBP because they failed to send a written re-

quest to Defense Finance and Accounting Service, Cleveland (DFAS-CL), within a year of the divorce. As part of the divorce, that written request would have changed the SBP election from spouse, to former spouse.

HELPFUL HINTS

To ensure your spouse (or former spouse) is prepared, keep a file of the information they might need should you predecease him/her. Make sure they know what benefits to expect. Consider establishing a file that includes: your wills, important phone numbers, benefits articles from Shift Colors, a copy of the retirement benefit publication is-

sued at the time of retirement, DD214's, Retirement Orders, and any other information you feel your survivor should know.

It is essential for retirees and service members alike to change their pay records when they get married, divorced, remarried, become a widow/widower or gain additional dependents. Don't lose your benefits, or the benefits to your loved ones simply because you didn't complete necessary paper work, or don't know where to find the documents.

Prepared by Dennis Mills,
SBP Program Manager

Mandatory EFT - How It Affects Me

On April 25, 1996, The Debt Collection Improvement Act was signed by the President and became law. As a result, all military members who retired on or after July 26, 1996, and annuitants living in the United States who first became eligible for their annuity payments after July 25, 1996, are now required to receive their payments through an Electronic Funds Transfer (EFT) [also known as Direct Deposit System (DDS)].

There are many benefits of having DDS. It eliminates hardcopy paychecks (saving tax dollars), places an added measure of security on your finances, and ensures availability of your pay on pay day.

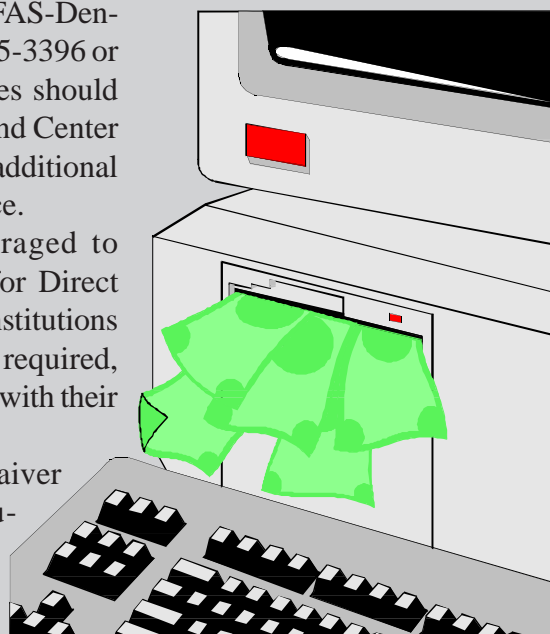
The Direct Deposit appli-

cation process is simplified for all who choose to use the FASTSTART form. To obtain these forms and instructions, Annuitants may call DFAS-Denver Center at 1-800-435-3396 or 303-676-6552. Retirees should call the DFAS-Cleveland Center at 1-800-321-1080 for additional information or guidance.

All are encouraged to register immediately for Direct Deposit. All banking institutions have the sign-up forms required, and they will assist you with their completion if required.

Currently, a waiver is available for annuitants and retirees who are unable to obtain an account with a financial institution or an autho-

rized payment agent. For members living overseas, no action is required until DFAS is able to deliver Direct Deposit to foreign



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Guarantee may tip scales for those choosing TRICARE

Membership does have its privileges, especially if it's in TRICARE Prime.

Under guidelines set by the Department of Defense, TRICARE Prime members are guaranteed access to health care within specific time frames, depending on their medical needs.

That's right! Military medical treatment facilities (MTFs) and civilian network providers must comply with specific time frames for appointment of all Prime enrollees.

Active Duty service members are automatically enrolled in Prime. Family members and retirees who are not eligible for Medicare have the option of enrolling in Prime or participating in TRICARE Standard or Extra. Those who choose to participate in Standard or Extra may continue to use the

MTF or have network access on a space-available basis only. They are not guaranteed access to health care services as the enrollees of TRICARE Prime.

Prime guarantees you'll receive care according to the following standards:

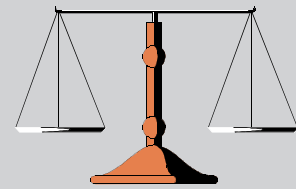
- ◆ Emergency care is available 24 hours a day, seven days a week. In most cases, emergency care should be available within a 30-minute drive from home.

- ◆ Primary Care Managers should be available within a 30-minute drive from home.

- ◆ Specialty care, such as the evaluation for joint replacement, should be within an hour's drive from home.

- ◆ Maximum wait times for appointment are:

- One day for acute illness care, such as a severe sore throat or suspected ear infection.



- One week for less-urgent care, such as a recurring back ache or diabetic follow-up care.

- Four weeks for routine care, health maintenance and prevention visits, such as a physical or vaccination.

If Prime enrollees need specialty care, the Primary Care Manager will refer them to a specialist at a MTF or an authorized civilian specialist.

For additional information contact the nearest TRICARE Service Center.

Submitted by
Kimberly Allen, Bureau of
Medicine and Surgery

BERMUDA MARITIME MUSEUM LOOKING FOR OLD HANDS

The Bermuda Maritime Museum is located in an old Royal Naval Dockyard on the island of Bermuda. The museum houses a U.S. Forces exhibit called the "Pillars of the Bridge," and a restoration project called "The Commissioner's House" is presently underway. The renovations will provide the Museum with a great deal of gallery space, and there are plans to use part of that space for an exhibit called the U.S. Navy Room.

This is the part where we



need your help. In order to make the exhibit as noteworthy as possible, the museum is soliciting names and addresses of personnel stationed in Bermuda or at-

tached to ships/squadrons based in Bermuda between 1940 and 1995.

The Museum will attempt to create a database that will enable the Curator to expand the existing archives. Any information and memorabilia which specifically focus on the U.S. Navy in Bermuda will be displayed in the new exhibit at the historic Commissioner's House.

Submitted by June Herrin,
Retired Activities Offices,
BUPERS, Pers-662

RAS continued from page 3

on the retiree account statement includes relevant SBP information, including the projected amount of the SBP annuity payable. The Cleveland RAS provides both the maximum annuity payable (55 percent of the base amount elected by the retiree) and the minimum amount payable (35 percent of the base amount elected by the retiree) to assist in retiree financial planning. In using these figures, Cleveland reminds retirees to keep these four rules in mind:

(1) SBP annuity payable is 55 percent of the base amount elected until the annuitant reaches age 62.

(2) When the annuitant reaches age 62, the SBP annuity is reduced. The reduction is based on your military-earned

Social Security (from 1957 on) if you were retired or retirement eligible on Oct. 1, 1985. If you were retirement eligible after Oct. 1, 1985, the annuity payable is 35 percent of the base amount. If you are the survivor of a service member who was retirement eligible before Oct. 2, 1985, your annuity will be computed using whichever of these computations provides the greatest benefit.

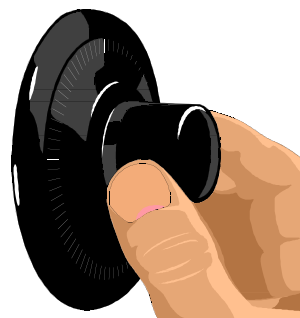
(3) The SBP annuity payable will not be less than 35 percent of the base amount when the annuitant reaches age 62. Annuitants usually receive at least 55 percent of the base amount when the amount of the SBP annuity and Social Security payments are added together.

(4) If you elected the SBP Supplement during the open enrollment that ran from April 1, 1992, through March 31, 1993,

then the reduction to the SBP annuity would either be lessened or eliminated depending on your election level.

An RAS is usually issued annually. When you receive it, review the information it contains and verify its accuracy. Be sure to maintain this document with your other important files - it may prove helpful in the future.

Provided by
Defense Finance
Accounting Service -
Cleveland Center



Surviving Spouses may complete this form to BEGIN their free subscription of *Shift Colors*

When it becomes necessary, simply complete the form below and forward it to: Department of the Navy, Bureau of Naval Personnel, Shift Colors (PERS-05), Washington, DC 20370.

I AM THE SURVIVING SPOUSE OF

(Name of Deceased)

(Rank)

(SSN)

My name is _____, My SSN is _____

(Address)

(City)

(State)

(Zip)

I would like to receive future copies of *Shift Colors* so that I may be informed of changes that may affect me. Thank You.

(Signature)

Please do not complete this form if you already receive *Shift Colors*

Upcoming Retiree Seminars

CALIFORNIA

San Diego; Nov. 1
(619) 556-7404
Lemoore; Apr 18
(209) 998-4042



DISTRICT OF COLUMBIA

NDW; Nov. 15
(202) 433-6150

GEORGIA

Kings Bay; April 17
(912) 673-2001ext4512

HAWAII

Pearl Harbor; Nov. 8
(808) 471-3345ext21

MAINE

Bunswick; Nov 1
(207) 921-2609

WASHINGTON

Bangor; Sept 11, 1998
(206) 396-4115
(800) 562-3301

JAPAN

OKINAWA, May, 16, 1998,
011-81-6117 45219



RETIREE ACTIVITY DAYS

Ft Monmouth, NJ; Nov 1
(908) 532-4673

California RAO enjoys new locale

The Long Beach Retired Activities Office is now located at Seal Beach. It is housed in Bldg. 204, which is two blocks from the Main Gate on the corner of Forrestal Avenue and Hussey Road. The phone number is (562) 626-7152 and the mailing address is as follows:

Retired Activities Office
Weapons Support Facility
800 Seal Beach Blvd.
Seal Beach, California 90740-5000

Volunteers are standing by to help with any retiree-related issues or questions you may have. While you visiting the new Seal Beach office, remember to save time to enjoy the great bargains at the base PX.

RAO in Orlando moves to new building

The Retired Activities Office at Orlando, Fla., has moved its office to the new DFAS Building. Their new information is as follows:

Retired Activities Office * Box 931660 * 2500 Leahy Avenue
Orlando, FL 32893-1660 * (407) 646-5775/6/8

THE CLASSIC SPORT



Space Coast Military Retirees Golf Classic to be held in Cocoa Beach, Fla., Nov. 10-14, 1997

The Golf Classic open to military and their spouses, (American and Canadian), and the Managers and Sponsors from Military Golf Clubs.

For applications, and additional information contact

Space Coast Sports Promotions

326 E Merritt Island Cswy - 3floor

Merritt Island, FL 32952

(407) 453-7765

FAX (407)452-1298



The 15th Annual Retired Military Golf Classic will be held in Myrtle Beach, South Carolina on May 25-29, 1998. The Classic is the largest retired military golf event in the world and will be played on five outstanding golf course at Myrtle Beach National and Myrtlewood golf clubs.

Individuals on the current mailing list will receive their application some time in December. While priority will be given to players who have previously played in the Classic, after Feb. 1, 1998, acceptance will be on a first come first served basis. Over \$90,000 in prizes will be given away, so get your applications in early by contacting:

Retired Military Golf Classic
Post Office Box 3608
Myrtle Beach, SC 29578

TRICARE QUESTIONS? Help is Available

If you have questions about your military health care benefits under TRICARE, there are many places to get answers. Each medical facility has a Health Benefits Advisor, Managed Care Office or TRICARE Service Center. This should be your first contact for information. Additionally, below are telephone numbers for each region, where you can get information about TRICARE and your health care benefits.

<p>Region 1</p> <p>Maine, New Hampshire, Vermont, Massachusetts, Connecticut, Rhode Island, Delaware, Maryland, New Jersey, New York, Pennsylvania, the District of Columbia, northern Virginia, and the northeast corner of West Virginia.</p> <p><i>Expected Mid 1998</i> 1-202-782-1486</p>	<p>Region 5</p> <p>Michigan, Wisconsin, Illinois, Indiana, Ohio, Kentucky, and West Virginia.</p> <p><i>Expected Mid 1998</i> 1-513-255-9690</p>	<p>Region 11</p> <p>Washington, Oregon, and northern Idaho</p> <p><i>Operational now</i> 1-800-444-5445</p>
	<p>Region 6</p> <p>Oklahoma, Arkansas, western two thirds of Louisiana, Texas (excluding southwest).</p> <p><i>Operational Now</i> 1-800-406-2832</p>	<p>Region 12</p> <p>Hawaii</p> <p><i>Operational Now</i> 1-800-242-6788</p>
	<p>Region 7/8</p> <p>New Mexico; Arizona; Nevada; southwest corner of Texas, including El Paso; Colorado; Utah; Wyoming; Montana; Idaho, excluding those counties included in Region 11; North Dakota; South Dakota; Nebraska; Kansas; Minnesota; Iowa; and Missouri.</p> <p><i>Operational Now</i> 1-888-TRIWEST (874-9378)</p>	<p>Europe</p> <p>Europe, Africa, Middle East, and Iceland</p> <p><i>Operational Now</i> 011-49-6371-47-6230/6387</p>
<p>Region 2</p> <p>North Carolina and most of Virginia.</p> <p><i>Expected Mid 1998</i> 1-800-990-8272</p>	<p>Region 9</p> <p>Southern California and Yuma, Arizona</p> <p><i>Operational Now</i> 1-800-242-6788</p>	
<p>Region 3</p> <p>South Carolina, Georgia, and Florida (excluding panhandle).</p> <p><i>Operational now</i> 1-800-444-5445</p>		<p>Pacific</p> <p>Alaska, Region 12 (Hawaii), and WESTPAC</p> <p><i>Expected Late 97</i> 1-800-433-6846</p>
<p>Region 4</p> <p>Florida panhandle, Alabama, Mississippi, Tennessee, and eastern third of Louisiana.</p> <p><i>Operational now</i> 1-800-444-5445</p>	<p>Region 10</p> <p>Northern California</p> <p><i>Operational Now</i> 1-800-242-6788</p>	<p>Latin America</p> <p>Panama, Central America, and South America</p> <p><i>Expected Late '97</i> 011-507-284-6977</p>

Where's that Dental Program everyone was talking about?

Your Answers to basic questions about TRDP

BACKGROUND: The National Defense Authorization Act for 1997 directed the Department to implement a dental insurance program for certain military retirees, unremarried spouses, and dependent children.

DOD POSITION: The TRICARE Retiree Dental Program (TRDP) will offer the following basic dental coverage: diagnostic, preventive, basic restorative services (including endodontics), surgical, and emergency oral examinations.

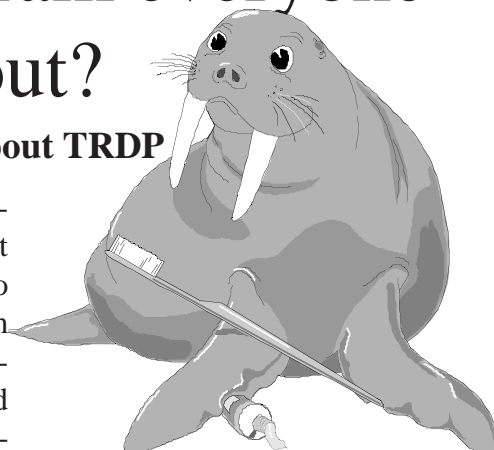
Coverage under TRDP will be available to: military retirees receiving pay, members of the Retired Reserve, family members of retirees, unremarried surviving spouses, and dependents of retirees. Enrollment in the TRDP is voluntary and coverage will be offered in three categories: Retiree, Retiree and Spouse, and Family.

TRDP enrollees will be responsible for paying the full cost of the premiums; there will be no government subsidy. Premium rates have not yet been determined; however, it is anticipated they will be based on the category of enrollment.

The following circumstances will constitute a termination from the program:

- If a member is no longer entitled to retired pay.
- If a member's status as a Retired Reserve is terminated.
- If a dependent child loses 'eligible child dependent' status.
- If a surviving spouse remarries.

CURRENT STATUS: In early July, Congress redirected the Department on the design of TRDP. Specifically, the program has moved from a national pre-

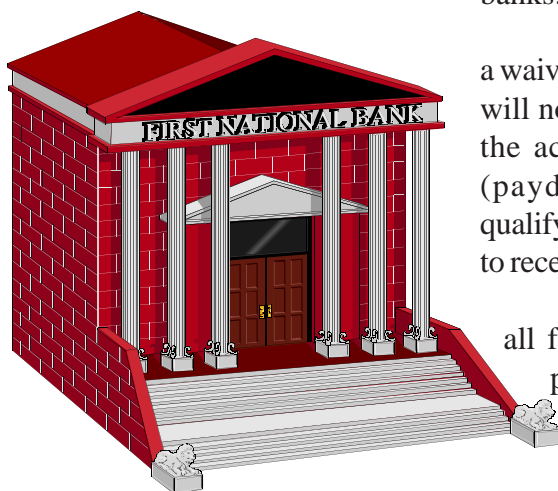


mium structure to a geographically based premium structure. This major change to the program necessitates a delay in the Oct. 1, 1997 implementation date; the start of dental care delivery will be early Spring of 1998. To implement this program, the following initiatives are in progress:

- Procurement of contractor to provide dental care.
- Publication of final rule to give regulatory authority to program.
- Development of marketing and informational releases.

Supplied by the
Navy Wire Service

Continued from EFT page 12



banks.

Retirees who qualify for a waiver of the EFT requirement, will not be mailed a check until the actual date of entitlement (payday). Annuitants who qualify for a waiver will continue to receive entitlement on payday.

The law mandates that all federal payments must be paid by DDS, effective January 1, 1999, regardless of when the recipient

became eligible for the payment. Therefore, any accepted waiver request will automatically expire on Dec. 31, 1998.

For further clarification, retirees should call 1-800-321-1080, and Annuitants may call 1-800-435-3396.

Provided by Defense Finance Accounting Service: Cleveland and Denver Center

Reunions

The reunion and locator columns continue to be extremely popular. All notices are published strictly on a first-come, first-served basis, so the chances of being published are much better if your requests are submitted as early as possible (at least nine months in advance for late summer reunions).

Requests should include the following information: date of reunion, name of ship/station, location of reunion; and the name, address, zip code and phone number of person to contact. Notices with dates and locations will be given a higher precedence. Please ensure the information is legibly printed or typed. "Shift Colors" receives an extremely large number of reunion notices, so we are unable to acknowledge their individual receipt.

USS ALCYONE (AKA7)

Branson, MO; Nov 9-11
Contact Ray Jack Freeman
702 South Prairie
Okmulgee, OK 74447
(918) 756-1523

USS ARIZONA (BB39)

Tucson, AZ; Dec 1-8
Contact Joe or Ruth Campbell
P.O. Box 14435
Tucson, AZ 85732
(520) 529-7494

USS COFER (DE208/APD62)

San Diego, CA; Oct 97
Contact Ev Darling
5560 Conant St
Long Beach, CA 90808-2605
(562) 425-5945

USS FAIRVIEW (EPCE850)

Charleston, SC; April 15-19
Contact: S. M. Mabie
406 Eastover Circle
Summerville, SC 29483
(803) 871-9713

**FLEET LOGISTICS SUPPORT
SQUADRON FIVE EIGHT (VR58)**

Jacksonville, FL; Jan 8-11
Contact AVCM Neal Acala, CMC
P.O. BOX 99
NAS Jacksonville, FL 32212-0099
(800) 521-1317

USS GYATT (DD712/DDG712/DDG1)

Charleston, SC; Nov 6-8
Contact J. C. Johnson
7501 Wilson St
Harahan, LA 70123-3959
(504) 737-9657

USS HUSE (DE145)

New Orleans, LA; Nov 5-9
Contact Capt Ralph E. Smith, USNR, Ret
203 Carondelet St - Rm 811
New Orleans, LA 70130
(504) 523-4737

USS INTREPID (CV/CVA/CVS-11)

Jacksonville, FL; Jan 16-17
Contact Jules Nagy
380 Aquarius Concourse
Orange Park, FL 32073
(904) 272-5502

USS INTREPID (SOUTHEAST CHAPTER)

Pensacola, FL; Nov 8-10
Contact Michael C. Womble
P.O. Box 802833
Dallas, TX 75380
(972) 394-6063

**USS JOHN PAUL JONES (DD230/DD932/
DDG32/DDG53)**

Annapolis, MD; Mar 28-Apr 1
Contact: Al Olsen
5806 North 19th St
Arlington, VA 22205
(703) 536-9484

USS LST 477

Carlsbad, CA; Feb 25-28
Contact G.W. (Bill) Kincaid
Post Office Box 5093
Palm Springs, CA 92263
(760) 321-0068

NAVY MUSICANS

San Diego, CA; APRIL 7-12
Contact B. A. Waltrip
Box 370
Buffalo Gap, TX 79508
(915) 572-3719

USS NIMITZ (CVN68)

Norfolk, VA; March 18-21
Contact Bill Paschall
528 Windy Hill Road
Blairsville, GA 30512
(706) 781-6105

USS PRINCETON (CV37/LPH5)

Pensacola, FL; April 27-29
Contact Nelson L. Dean
1728 South Erie Avenue
Tulsa, OK 74112
(918) 743-0469

REDWOLF (HAL4/HCS4)

Norfolk, VA; March 21
Contact Jack Schwartz
8335 Dickson Drive
Norfolk, VA 23518
(757) 588-2050

USS SAIPAN (CVL-48)

Pensacola, FL; Nov 6-9
Contact B.D. Stine
10 Judy Terrace
West Warwick, RI 02893
(800) 476-4979

USS SARATOGA (CV3/CVA60/CV60)

San Diego, CA; Nov 13-16
Contact John Brandman
554 Harrison Drive
Allen, TX 75002
(800) 328-6279

**UNDERWATER DEMOLITION
TEAM #19**

Honolulu, HI; Nov 6-13
Contact Phil Koehler
1341 Kukila St
Honolulu, HI 96818
(808) 422-7135

VF54

Pensacola, FL; Nov 6-9
Contact Glenn Ward
2240 N Trenton St
Arlington, VA 22207-4039
(703) 527-7315

VF53 (SANS REPROACHE)

Pensacola, FL; Nov 6-9
Contact Charles Darrow
1455 Rice Td
Fallon, NV 89406-9449
(702) 423-6137

USS ZEAL (AM/MSF-131)

Biloxi, MI; April 16-19
Contact Pual W. Smith
527 Beach Front Drive #79
Ocean Springs, MS 39564-4942
(601) 875-7716

Locator

FLEET SONAR SCHOOL INSTRUCTORS

Who were assign during 1965-67
Contact CWO Paul Miles, Ret.
1212 Homestead Drive
Virginia Beach, VA 23464
(757) 467-0010

SKC Daymond Gipson

Stationed aboard USS Decatur 1975-79
Contact Vincent S. Stoke, SKC, Ret.
190 N. Old Corry Field Rd. Apt 608
Pensacola, FL 32507-1108
(904) 453-0597

Ltjg Eugene A. Jumper

Stationed aboard USS Alfred A Cunningham
Contact FT2 Ed Ritzmann
Box 125 Grandview Drive
Malone, NY 12953
(518) 483-0153

EWCS(SW) LARRY BERGENS, Ret.

Stationed aboard USS Nassau in the 1980's
Contact Amy Banas
Route 1 Box 179M
Crimora, VA 24431
(540) 363-0807

KENNETH MATTSON

Stationed on USS Puget Sound 1980-85
Contact Master Chief Sniff, Ret.
3895 Durango Drive
Pensacola, FL 32504
(904) 476-5491

CDR RICHARD LEE RENTSCHLER, Ret.

Contact William L. Wilke
Mercantile Bank, FSB
131 West Third Street
Davenport, IA 52801-1497
(319) 326-0121

MICHAEL GENE MCRARY & WIFE

(LOUISE GEDDINGS)
Contact April C. Thomspn
4531 Foshee Rd
Brewton, AL 36426
(334) 809-0619

Ed Davis

Stationed AEO School Memphis, 1952
Contact Bob Brown
45 Peninsula Drive
Hilton Head Isle, SC 29926
(803) 837-5221

BM1 DALE E. JETT

Stationed NAS Key West 1983-84
Contact Floyd & Carol Ferris
4 Bradford Court
Kissimmee, FL 34758-4110
(407) 944-1660

AE1 AL JOHNSON

Stationed NAS Glenview 1978-82
Contact John Hailey
P.O. Box 243
Mt. Vernon, MO 65712
(417) 466-7762

PO1 RALPH C COBURN

Stationed on USS Midway 1979-81
Contact Delores Nagozruk
294 Mumford Road
Raeford, NC 28376
(910) 904-1984

RM1 JAMES HEIDI

Stationed VQ-3 mid 1980's
Contact Gale or Steve Kennedy
825 88th Place
Everett, WA 98204
(425) 290-3540

LT MARFRED "MARF" CLARK

Stationed in Italy in early 1960
Contact Toni Barberi Payne
710 Chipley Street
Westwego, LA 70094
(504) 348-9400

ADCS PAUL WAEGHE

Stationed in Adak, Alaska 1974-75
Contact Kim Hubbs
430 Cayucos Avenue
Templeton, CA 93465
(805)434-2136

NURSE KATHERINE LINNETT

Stationed in Seattle WA. 1944-45
Contact Ed Swanson
7344 50th Avenue N.E.
Seattle, WA 98115
(206) 522-0855

CDR. CLARENCE O. "SMOKEY" TOLBERT

Stationed on USS Midway 1972
Contact B.F. Good
4665 S.W. Old Clifton Road
Port Orchard, WA 98367-9114
(360) 674-2031

CS2 ALFREDO SANTOS

Stationed in Lamoore, CA. 1963-64
Contact HTC Ernie Ruiz, Ret.
46-191 Nona Loop
Kaneohe, HI 96744-4017
(808) 235-6086

WILLIAM BRACK WHITE

Station on USS Omaha 1936-42
Contact Virgil N. Wing
3098 Acron Ct.
Dale City, VA 22193
(703) 878-4415

AEC BILL "MAD DOG" CROUCH

Stationed VA-56 1974-76
Contact Bob Moore
928 N. 55th Place
Springfield, OR 97478
(541) 726-4219

E.J. GUIDRY

Stationed in South Pacific 1942-43
Contact R.K. "Barney" Forte
24005 Carson Drive
Pioneer, CA 95666
(209) 295-4296

SK1 H. BLACKWELL

Station in Yokosuka 1964-65
Contact SKC Patrick Ahern
P.O. Box 12328
Las Vegas, NV 89112
(702) 471-7430

KEVIN "BUGSY" CALLAHAN

Stationed at Guantanamo Bay Cuba 1980-84
Contact John Cuddy
179 Boardman Street
Haverhill, MA 01830
(508) 372-9013

DAVE RAMEY

Attended OSC in 1955
Contact Victor L. Puckett
10750 Free Home Highway
Canton, GA 30115
(770) 887-6650

JOHN PHILLIPS, NAVAL OFFICER

Stationed at Brooklyn Naval Yard in 1942
Children seperated at birth, trying to reunite
Contact ET2 John Dickerson, Ret.
PO Box 340
Clintondale, NY 12515
(800) 883-0161

EM2 RON LONGMIRE

Stationed on USS Recovery 1967-72
Contact Bill Elston
1225 Don Street
Walton, KY 41094
(606) 356-0892

LTCD KENNY NICHOLS

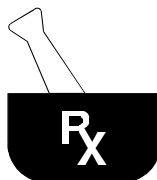
Stationed at USNRTC, Toledo, OH
Contact Jerry Kaschak
9473 Calle Del Lago
Santee, CA 92071
(619) 448-2160

JAMES & DOROTHY RADFORD

Stationed at NAS Brunswick early 1960's
Contact Ed & Sally Metzger
710 Edgewater Drive
Inverness, FL 34453
(352) 726-4943

Special Note: When attempting to locate retirees, include Full Name, and last known rank. Sometimes we're able to locate a retiree and forward your correspondence to a single individual- please, do not send lists)

Mail order pharmacy fills the bill



It's official. The first worldwide Department of Defense (DOD) National Mail Order Pharmacy (NMOP) began filling prescriptions October 1997. The NMOP can now provide refills of medication to more than three million people, and eventually will serve up to seven million.

Retirees now eligible to participate are:

- ◆ TRICARE Prime enrollees whose Primary Care Manager is a Military Treatment Facility;
- ◆ TRICARE Standard or Extra users in Alaska and Puerto Rico.
- ◆ Uniformed Services Treatment Facility enrollees
- ◆ Medicare-eligibles in TRICARE Regions 1, 2 and 5 affected by a Base Realignment and Closure (BRAC) action.
- ◆ Medicare-eligibles at specific BRAC sites in Alaska, California and Arkansas.
- ◆ TRICARE Prime enrollees with PCMs at Sentara Health Systems in the Norfolk, Virginia area.

Each prescription refill cost \$8 for a maximum 90-day supply of medication. For information on eligibility, medication availability and how to participate, call Merck-Medco, at 1-800-903-4680.

Contributed by Secretary of Defense, Health Affairs

Shift Colors

Vice Adm. Dan Oliver,
Chief of Naval Personnel

Cmdr. T. L. McCreary,
Director, Public Affairs

JO3 Brenda Granberry
Editor

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Department of the Navy
Bureau of Naval Personnel
Shift Colors (PERS-05)
Washington, DC 20370-0500
E-MAIL ADDRESS
P05EE@BUPERS. NAVY.MIL
(703) 693-0867

DEPARTMENT OF THE NAVY
BUREAU OF NAVAL PERSONNEL
SHIFT COLORS (PERS-05)
WASHINGTON, DC 20370-0500

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